## UNITED STATES DISTRICT COURT DISTRICT OF MAINE

Freedom Mortgage Corporation | CIVIL ACTION NO: 2:21-cv-00129-DBH

Plaintiff CONSENT JUDGMENT OF

FORECLOSURE AND SALE

vs. RE:

101 Middle Road, Woolwich, ME 04579

Susan Weaver Ellis, Guardian of Judith W.

Moore

Mortgage:

August 26, 2016

Book 2016R, Page 06371

Defendant

Now comes the Plaintiff, Freedom Mortgage Corporation, and the Defendant, Susan Weaver Ellis, Guardian of Judith W. Moore, and hereby submit this Consent Judgment of Foreclosure and Sale.

**JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

If the Defendant or his/her heirs or assigns pay Freedom Mortgage Corporation ("Freedom") the amount adjudged due and owing (\$156,850.14) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Freedom shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$146,063.03
Interest	\$4,903.15
Escrow/Impound Required	\$2,285.19
Late Fees	\$166.26
Property Inspections	\$225.00
CORP ADV 3 DEFAULT	\$530.00
Expense Advances	\$2,677.51
Grand Total	\$156,850.14

1. If the Defendant or his/her heirs or assigns do not pay Freedom the amount adjudged

due and owing (\$156,850.14) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, his/her remaining rights to possession of the Woolwich Property shall terminate, and Freedom shall conduct a public sale of the Woolwich Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$156,850.14 after deducting the expenses of the sale, with any surplus to the Defendant or the heirs or assigns, in accordance with 14 M.R.S.A. § 6324. Freedom may not seek a deficiency judgment against the pursuant to the Plaintiff's waiver of deficiency.

- 2. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
- 3. The amount due and owing is \$156,850.14 as of August 13, 2021.
- 4. Freedom Mortgage Corporation has first priority, in the amount of \$156,850.14, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendant who has second priority.
- 5. The prejudgment interest rate is 3.25000%, see 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 6.09%, see 14 M.R.S.A. §1602-C.
- 6. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

**PARTIES** 

PLAINTIFF

Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037

John A. Doonan, Esq.
Reneau J. Longoria, Esq.
Doonan, Graves & Lo

COUNSEL

John A. Doonan, Esq.
Reneau J. Longoria, Esq.
Doonan, Graves & Longoria, LLC
100 Cummings Center
Suite 303C
Beverly, MA 01915

## **DEFENDANT**

Susan Weaver Ellis, Guardian of Pro Se Judith W. Moore 101 Middle Road Woolwich, ME 04579

- a) The docket number of this case is No. 2:21-cv-00129-DBH.
- b) The Defendant, the only parties to these proceedings besides Freedom, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 101 Middle Road, Woolwich, ME 04579, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 101 Middle Road, Woolwich, ME 04579. The Mortgage was executed by the Defendant, Judith W. Moore on August 26, 2016. The book and page number of the Mortgage in the Sagadahoc County Registry of Deeds is Book 2016R, Page 06371.
- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 101 Middle Road, Woolwich, ME 04579.

Dated: August 29, 2021 /s/Reneau J. Longoria, Esq.

John A. Doonan, Esq., Bar No. 3250 Reneau J. Longoria, Esq., Bar No. 5746

Attorneys for Plaintiff

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Dated: August 8, 2021 /s/Susan Weaver Ellis

Susan Weaver Ellis, Guardian of Judith W. Moore

101 Middle Road Woolwich, ME 04579

**SO ORDERED** 

DATED THIS 30th DAY OF AUGUST, 2021 /s/D. Brock Hornby

U.S. District Judge